



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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## **SHIP/Medicare Column, October, 2019**

Submitted by: Cheryl St. Clair, Executive Director for SHIP

Medicare's Open Enrollment Period starts October 15 and ends December 7.

If you want to join a Medicare Advantage Plan, Prescription Drug Plan, or change your current plan for next year, you should do so during Medicare's upcoming Open Enrollment Period that runs from October 15 - December 7, 2019. During this time, you can add or make changes to specific aspects of your Medicare coverage to start January 1, 2020.

Perhaps your current Prescription Drug Plan doesn't cover your drugs well or your medical specialist isn't in your current Advantage Plan's provider network and you want to look for a more appropriate plan for next year. Or, maybe you don't currently use a Advantage Plan but would like to "try" one to see how you like it. The State Health Insurance Assistance Program (SHIP) wants to help make sure you select a plan with coverage that's right for you.

One of the best tools to help you during Open Enrollment is Medicare's Planfinder at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan). It takes you step-by-step through available Medicare Advantage and Prescription Drug Plans while taking your own prescription drug needs and costs into consideration.

Although you don't need to register with the Website to look at the Planfinder tool, it works best when you have a MyMedicare account. If you don't already have a MyMedicare account, setting-up one can be done while using the Planfinder and doing so lets you securely enter your Medicare number in the tool to view your own current Medicare prescription drug list, current plan enrollment information and your specific plan costs. This can help you compare other available plans and their costs using the Planfinder tool.

Medicare's Planfinder allows you to:

- Search for and compare Advantage and Prescription Drug Plans and costs;
- Create, save, and retrieve a personalized drug list. Be sure to have the names and dosages of the drugs you are taking available before you begin. Prescription medications that you already receive through your current Medicare plan will be added automatically to your personalized drug list if you have a MyMedicare account;

- View and select available pharmacies in your area. A list of pharmacies will appear on a map based on the zip code you provide. You can create a list of preferred pharmacies.

If you do a personalized search using your MyMedicare account, the Planfinder tool will walk you through the following steps of:

- Creating a new drug list or adding new drugs to or removing old drugs from your existing list and updating your current prescription drug dosages;
- Selecting pharmacies for drug price comparisons;
- Refining your plan results in areas such as lowest overall drug costs or lowest monthly premiums;
- Comparing plans for overall drug costs and consumer ratings.

After you enter your information, you can go back and review your options any time and can narrow your results by:

- plan types (prescription drug coverage only or Advantage plans with health coverage only or with health and prescription drug coverage);
- monthly premium limits;
- annual deductible limits;
- available plan options (vision, dental, hearing aid, etc.coverage);
- by insurance company

All information provided on the Planfinder tool is subject to change, so SHIP recommends that you check with individual plans before making a decision to enroll. Once you choose a plan that is right for you, however, you can enroll online on the Planfinder tool by clicking the “Enroll” button using your MyMedicare account. You may also return to the Planfinder later to review your results if you have registered with the site.

If you or someone you know has questions about the Medicare PlanFinder, Medicare Open Enrollment Period or Medicare coverage, please contact SHIP at 1-800-452-4800, 1- 866-846-0139 TDD or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook and Twitter. SHIP is a free, impartial Medicare counseling program provided by the Indiana State Department of Insurance with sites strategically located across the state.

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